

GENTLEMEN:

If you could effect a saving of 50 per cent. in the cost of your life insurance and have it placed, not in an assessment association, but in one of the strongest of the regular life insurance companies, would you not consider the matter?

If you are now in one of mere assessment societies, and, with other sound thinkers, have no confidence in the stability of these institutions, and you could, at no greater outlay for premium, have your insurance in a regular old line company of the highest solvency and repute, would you not consider the matter?

For what purpose do you desire life insurance? Is it an investment for profit during your lifetime? Or do you not wish insurance mainly for the protection of your family and your business interests in the event of your death? If the latter is your aim, and you could carry \$20,000 insurance in a regular old line company for the same money you are now paying for \$10,000, would you not consider the matter?

The PROVIDENT SAVINGS LIFE meets all these points.

It is one of the eleven (only) regular life insurance companies chartered under the laws of the State of New York. It commenced business in 1875, and its last annual report shows \$280 of assets for each \$100 of liabilities, thereby making its financial strength beyond question.

By adjusting its premiums to the current cost of insurance (death losses and expenses only) it furnishes life insurance at least 50 per cent. lower than by the usual level premium rates; and at even less cost than is charged by the best of the assessment associations.

Thus, at age 40 the usual level premium for a policy of \$10,000 is \$922; in the PROVIDENT SAVINGS it is but \$172 per annum for its level rate policy.

The policy contracts of the PROVIDENT SAVINGS, unlike those of assessment companies, contain a definite and absolute promise to pay the sum assured in case of death, and this promise is guaranteed by the full amount of capital required by the laws of New York, the full reserve required by the statutes and by actuarial science, and also by the surplus of the Society, which last alone exceeds its total liabilities.

There are three points of vital interest to every holder of a policy of life insurance:

FIRST—The security of the company, which is expressed in its ratio of cash assets to liabilities. In this the Provident Savings excels all other companies. (See table, column 3.)

SECOND—Economy of management, which is shown in its ratio of expenses. (See table, column 3.)

THIRD—Low rate of mortality, which is indicated by care in selection of its risks. The outgoes for death claims and expenses to each \$1,000 in force in the Provident Savings are less than in any other company. (See table, column 3.)

Sound insurance is thus furnished at actual current cost.

The foregoing are a few of the salient points of the Company. Should you desire to know more of it and its plans, and will send your name, age and address to the undersigned, they will send you descriptive circulars and rates, or at your pleasure, call upon you. Respectfully,

We claim that the system of the PROVIDENT SAVINGS is the safest, cheapest and fairest attainable.

The Safest.

Because the hazards inseparable from the custody and management of trust funds are avoided, while the provision to meet possible excessive or unexpected death claims is larger than in any other system of life insurance.

The Cheapest.

First, because no deposits for investment or mere accumulation are required; second, because the charge for expenses of management is 50 per cent. less than the average in all other companies, and because the rates of mortality are unprecedentedly low.

The Fairest.

Because every dollar paid in by the insured buys a dollar's worth of insurance; also because every dollar paid in premiums, not actually used in the proper payment of the insured's death losses and expenses, is paid to the heirs at his death, in addition to the sum insured.

An Era in Life Insurance.

It has received the hearty commendation and unqualified indorsement of Insurance Commissioners, Actuaries and Agents.

In the last six years and a half, ending with 1888, the Provident Savings has written over Eighty-four Millions of Insurance, and numbers among its policy-holders the foremost business, insurance and professional men in the country, who recognize that Protection and not Speculation, is the true mission of life insurance. The President and Actuary of the Company is

Mr. Sheppard Homans.

Who is recognized as one of the foremost authorities on the science of life insurance in the world.

It pays its losses promptly.

Its policies are plain, simple contracts to pay.

The Company's income in 1888 was \$1,105,635.21.

It paid death claims, \$401,532.61.

It paid dividends to policy-holders, \$376,680.61.

It has a surplus over all liabilities of \$380,444.00, or

\$280 of Assets for each \$100 of Liabilities.

Insurance written in 1889 already largely in excess of that secured during the entire year of 1888, which shows the growing appreciation and esteem in which the Society and its method of insurance is held by the public.

Examine this Table carefully and compare THE PROVIDENT SAVINGS with any other company, both as regards security and low cost of insurance.

(From the Spectator, March 1, 1889.)

Extracts from Sworn Returns of Life Insurance Companies for 1889.

NAME OF COMPANY.	AVERAGES TO EACH \$1,000 INSURANCE IN FORCE DECEMBER 31, 1888.				
	Cash Assets to each \$100 of Liabilities.	Premiums Charged.	Percentages of Dividends to Policy-holders.	Death Claims.	Expenses and Expenses on Death Claims.
Etna	121	33.08	27.33	17.78	7.17
Berkshire	114	37.06	34.37	12.73	8.65
Brooklyn	112	32.83	30.77	6.24	12.50
Connecticut General	184	29.01	27.98	3.55	10.15
Connecticut Mutual	111	29.31	31.64	26.16	4.39
Equitable, N. Y.	138	40.14	35.83	10.78	11.55
Germania	100	40.32	35.10	12.76	9.39
Home	123	35.98	30.71	14.47	9.89
Manhattan	113	33.44	28.43	15.00	11.26
Massachusetts Mutual	109	33.70	29.47	12.57	10.34
Michigan Mutual	117	32.69	29.86	8.68	9.67
Mutual Benefit	108	33.12	34.74	25.39	6.06
Mutual Life, N. Y.	106	40.34	35.88	11.09	9.78
Mutual Life, N. Y.	113	35.47	31.64	10.78	10.13
National Life, Vt.	119	39.73	34.92	12.11	9.03
New England Mutual	114	33.00	25.53	24.06	6.93
New York	118	48.97	43.47	11.33	10.44
Northwestern Mutual	117	36.11	30.56	15.86	7.81
Penn Mutual	116	38.53	30.96	19.71	12.04
Phoenix Mutual	114	37.97	32.84	18.24	8.48
Provident L. & T.	134	39.83	34.98	12.15	9.34
Provident Savings	280	22.45	15.06	32.89	7.87
State Mutual	119	38.44	32.39	15.74	12.34
Travelers	124	29.44	29.44	Nil	10.83
Union Mutual	105	37.04	25.11	17.01	11.43
Vermont	113	31.97	Nil	15.71	12.43
Washington	130	31.39	30.28	9.54	12.53
Washington	106	42.83	38.93	14.26	9.71

*Liabilities upon four and one-half per cent. basis.

Some of the ACTUAL RESULTS to the beneficiaries of those who have died holding policies in the PROVIDENT SAVINGS LIFE INSURANCE SOCIETY of New York, issued on the Sheppard Homans plan:

Amount of some of the death losses paid:	Cost of carrying same in the Provident Savings:	Cost of same under level premium system of other companies would have been:
\$1,111,000.	\$64,606.41.	\$178,146.51.
AN INDIVIDUAL EXAMPLE.		
Policy No. 1,748. JAMES G. DOUGLASS, of Indianapolis, Ind.		
Amount of policy paid:	Total cost Provident Savings:	Cost in level premium companies would have been:
\$5,000.	\$395.50.	\$799.50.

SUDLOW & MARSH,

No. 901-3 East Market Street, Indianapolis, Indiana,

Managers for Indiana, Kentucky, Tennessee, West Virginia and Central and Southern Ohio, or to

BYRON S. ALDRICH, General Supervising Agent for Indiana.

N. B.—Gentlemen of established reputation are invited to call upon or address the managers to secure agencies for this company. Previous experience in the business not essential to success.

"OLD BULLET-NOSED BOB."

The Quaker Boy That Robert Clark, of Arizona, Got His Title.

San Francisco Examiner.

"You want to know how I got the name of 'Bullet-nosed Bob,' do you?" said Robert Clark, the famous Arizona prospector, in answer to a reporter's question. "A ball from the six-shooter of the best friend I ever had cut that little crease across the bridge of my nose, spoiled my beauty and gave me my name—but my friend meant to kill. I was christened in Arizona, of course, where a man gets everything from the children of the state to a necktie. 'During the mining excitement in Pinal county I met Bill Briggs, a young cowboy, who, like myself, was looking for a fortune. He was a good-natured young fellow and dead game, so we immediately formed a partnership—that is, the same blankets covered both of us, we chewed off the same plug of tobacco and always played 'in' together in poker games. Bill had a nose like a big red banana, while my nasal organ was built on the Roman plan, with the blade of a dagger for a pattern. He was known as 'Red-nose Bill,' while I received the sobriquet of 'Roman-nose Bob.'"

"One morning, after making a good wining in a poker game, we decided to purchase an outfit and go off on a prospecting trip for a couple of weeks. We bought our frying-pan, coffee-pot and sack of flour, and laid in a good supply of dried 'coon hams' and whisky. With which, and our tools, we packed on Bill's little burro, Gen. Santa Anna. The appearance of Santa, as Bill called him, certainly justified the popular belief that he was a descendant of the Cortez expedition. He had, in a century or more of service, worn all the hair off him, excepting on his legs and ears, and when it hung in snags, he would eat anything from a pair of overalls to splinters from a pack-saddle, and travel all day under the shade of one bunch of cactus. He could bark, growl and make a noise like any burro in the Territories. Notwithstanding these little idiosyncrasies, there wasn't enough money in Arizona to tempt Bill to part with him."

"For six days we plodded along over the burning sands and rocky hills, prospecting here and there. When Santa got tired he would lay down and Bill would sit and wait for him to get ready to move on, instead of building a fire under him to move him, all the while commenting enthusiastically on the unimpeachable evidence of Santa's intelligence. When the burro would lay down and roll backward and forward over the sand, Bill would strike the projecting rocks over the trail, donkey, pack and all rolled to the bottom of the hill. We were compelled to make a circuit of about a mile to reach the point where he landed. We found him at the foot of the bluff, near a little spring, making a meal of a bunch of green willows. Bill's enthusiasm knew no bounds. He was wild over this last display of intelligence, for he declared that what he mistook for asinine stupidity was the result of Santa's deliberate calculation on the part of Santa, who knew that this was the only decent camping place within a radius of one thousand miles, and took the most direct route to it."

"We established our camp by unpacking what was left of our flour, for Santa in his descent had mixed the greater part of it with the whisky, and had painted the bluff up like a chalk bank. We had just enough left to make a little bread, and while Bill built a fire to cook mixing up dough, I got a nice little flat cake paddled out ready to bake, when I went to the spring to wash my hands, leaving Bill to drag down some dried limbs for our campfire. When we returned we found Santa licking the last fragment of dough out of the frying-pan. Bill, as usual, was delighted to think that the jackass was smart enough to get his dinner while we had to go hungry, but I grabbed a club and swore vengeance. When I started after the burro Bill drew his six-shooter and cocked it, with the remark that if I touched Santa there would be trouble. As I thought he was just bluffing I just kept on, and finally getting the burro cornered, knocked him down with a thump over the ears."

"Bang! went Bill's revolver, and my Roman nose was transformed into this Celtic ultra-retrousse. I fell, stunned by the ball, but recovered almost immediately. When I dropped I was protected from Bill's fire by a little ledge of rocks. I pulled my pistol and poked up my head to reconnoiter. At the same time Bill's head appeared above the pack-saddle, not more than twenty yards distant. We fired at about the same time. Dri flew in my face, while my shot splintered Bill's pack-saddle breastwork. Then we both lay low for a few minutes, neither daring to show his head. We both came up about the same time, and more splinters and dirt flew."

"I began to feel a little leery, so lay low until I thought Bill was on the watch. Then I put my hat on a stick and slowly raised it over the ledge. Bang! bang! bang! came from Bill's revolver, and the hat fell over behind me. I knew his pistol was empty then, so I jumped up and commenced pouring lead over his way, dropping and reloading as soon as my pistol was empty. I didn't hear anything from Bill for some time, so I raised my hat again, but no shots came. Then I peeped up, but could only see the pack-saddle. I was progressing, so I lay quiet to await developments. After several minutes I heard Bill call 'Bob! Oh, Bob!'"

"I answered, and he inquired: 'How are things going with you?' 'Just middling,' I answered. 'How do you size up?' 'Only tolerable.' 'There were several more minutes of silence, during which neither of us showed our heads. 'Say, Bob,' came from behind the pack-saddle. 'What?' 'Let's declare the scrap a draw.' 'All right,' I responded. 'Well, here goes,' said he. 'This is straight business this time.' 'Ready! One! Two! Three!' we counted, but both of us waited to see if the other was going to throw his pistol out, and neither was to throw it. 'Do you think I'm a liar, Bob?' 'Can't you take my word, Bill?' 'Course I can. But why didn't you drop your gun? Do you take me for a bush-whacker?' 'No; but why didn't you drop yours?' 'Well, here goes,' said he. 'This is straight business this time.' 'Ready! One! Two! Three!' we counted, and both revolvers landed on neutral territory."

"Not a shot, but Bill didn't. I walked over and asked him if he had met with an accident. 'Left wing broke. Hello! I reached down, as he saw the blood running down my face from my broken nose. 'Guess we're about even. Shake!' We shook hands and then set to work patching our selves up. I whittled out some splints and bound his left arm up with strips of buckskin cut from my breeches. We then made a meal of dried 'coon hams' warmed up, with a little coffee to wash it down, and started for home, Bill riding Santa. We had a hard time getting back, having little eat and less to drink, and then Bill got feverish for want of proper treatment and I had to help support him for miles at a time."

"Finally, we reached a little spring, only about two miles from home. Bill was nodding, half asleep, while I was walking ahead leading Santa. Suddenly he stopped and, before I could divine his intentions, lay down and rolled over Bill in a couple of times, breaking his arm again. When I got the burro up Bill had fainted, but soon recovered consciousness. He pulled his six-shooter and dropped Santa with a shot between the eyes."

"He's too smart to live," was all Bill said. 'He's 'One-armed Bill' now, and I'm 'Bullet-nosed Bob.'"

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Whistling Trees.

St. Louis Republic.

The musical or whistling tree is found in the West Indian islands, in Nubia and the Soudan. It has a peculiar-shaped leaf, and pods with a split or open edge. The wind comes through these leaves and produces a sound which gives the tree its peculiar name. In Barbadoes there is a valley filled with these trees, and when the trade winds blow across the island a constant moaning, deep-toned whistle is heard from it, which, in the still hours of the night, has a very weird and unpleasant effect. A species of acacia which grows very abundantly in the Soudan is also called the "whistling tree" by the natives. Its shoots are frequently, by

the agency of the larvae of insects, distorted in shape and swollen into a globular bladder from one to two inches in diameter. After the insect has emerged from a circular hole in the side of this swelling, the opening, played upon by the wind, becomes a musical instrument, equal in sound to a sweet-toned flute.

THE RACE QUESTION IN CANADA. A Problem That Must Be Considered in Connection with Annexation.

Christian Union.

There is but one live political question before the Canadian people. It is the question of race; or, in the last analysis, of race. It strikes across all party lines and renders meaningless all party names. The question of the Jesuit estates has embittered, but did not create it. An exhaustive discussion on the points at issue would be beyond the scope of this article, which proposes only to show some of the conditions of the problem as they exist in a single locality.

The Peninsula of Gaspé extends into the Gulf of St. Lawrence between the mouth of the great river by the same name on the north and the Bay of Chaleur on the south. It belongs politically to the Province of Quebec. The interior of the Peninsula is a dense tract of northern forest nursing in its mountainous spruces and lakes from which the streams flow out on either side. But the southern shore, wherever rocky headlands do not push out into the Bay of Chaleur, is the appearance of a settlement. It belongs to the French Canadian people. The interior of the Peninsula is a dense tract of northern forest nursing in its mountainous spruces and lakes from which the streams flow out on either side. But the southern shore, wherever rocky headlands do not push out into the Bay of Chaleur, is the appearance of a settlement. It belongs to the French Canadian people. The interior of the Peninsula is a dense tract of northern forest nursing in its mountainous spruces and lakes from which the streams flow out on either side. But the southern shore, wherever rocky headlands do not push out into the Bay of Chaleur, is the appearance of a settlement. It belongs to the French Canadian people.

These unmixing peoples, standing apart with dislike, contempt or hatred in their hearts; this intolerant Roman Catholicism, this supreme belief in the divinity of the line of religious belief, these are the factors of the problem which our neighbors on the north must work out to a solution at their peril. And this problem must be considered when we are asked to favor annexation. We have already at the South an acute division of race uncomplicated by religious differences or diversity of tongue. Can we afford to admit another on the North which is so complicated?

POPE BOB ON CHRISTMAS. The Famous Free-Thinker Says the Festival Is a Relic of the Sun Worshipers. Robert Ingersoll, in New York Tribune.

My family and I regard Christmas as a holiday, that is to say, a day of rest and pleasure, a day to get acquainted with each other, a day to recall old memories and for the cultivation of social amenities. The festival now called Christmas is far older than Christianity. It was known and celebrated for thousands of years before the establishment of what is known as our religion. It is a relic of sun worship. It is the day on which the sun triumphs over the forces of darkness, and thousands of years before the New Testament was written, thousands of years before the republic of Rome existed, before one stone of Athens was laid, before the Pharaohs ruled in Egypt, before the religion of Brahma, before Sanskrit was spoken, men and women crawled out of their caves, pushed the matted hair from their eyes and greeted the triumph of the sun over the powers of night.

and end with bait and fish. One family, and sometimes even two—and the families are large—will live in a house with a single room and a dark loft, whose furniture consists of a huge stove, a curtained bedstead and two stairs. What the interior of such dwellings must be in the Arctic winters one shudders to imagine.

As an offset to all this let it be recorded that the children of the village are bright-faced and respectful, touching their hats when they meet you and that their Scotch neighbors bear testimony to the beginnings of a better education, and of a wholesome feeling of unrest. It will not do to assert that these Canadians are fairly representative of all the French Canadians, but they are representative of thousands on these shores. The Irish are mostly farmers, well-to-do and respectable. They send their children—here at least—to the French schools, and attend the French church. For here the school tax is divided on the line of religious belief. Some of these Irish children walk three miles past a school-house where the English tongue is used to attend the French school in the upper village, and Scotch children walk the same three miles in the opposite direction. A drive of ten miles along the coast will show French Roman Catholic, English Roman Catholic and English Protestant schools. In this way race distinctions are perpetuated and intensified, the formation of a homogeneous Canadian people postponed or made impossible. The children from the first are Canadian by accident of location, but Irish, Scotch or French by heredity.

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There are many relics of this worship, among which is the shaving of the priest's head, leaving the spot shaved surrounded by hair, in imitation of the rays of the sun. It is a relic of sun worship. It is the day on which the sun triumphs over the forces of darkness, and thousands of years before the New Testament was written, thousands of years before the republic of Rome existed, before one stone of Athens was laid, before the Pharaohs ruled in Egypt, before the religion of Brahma, before Sanskrit was spoken, men and women crawled out of their caves, pushed the matted hair from their eyes and greeted the triumph of the sun over the powers of night.

For all of our festivals you will find corresponding pagan festivals. For instance, take the enchanter, the communion, where the priests of the body and blood of the Deity. This is an exceedingly old custom. Among the ancients they ate cakes made of corn, in honor of Ceres, and they called these cakes the flesh of the goddess, and they drank wine in honor of Bacchus, and called this the blood of their god. And

so I could go on giving the pagan origin of every Christian ceremony and custom. The probability is that the worship of the sun was once substantially universal, and consequently the festival of Christ was equally widespread.

As other religions have been produced the old ones have been adopted and continued, so that the result is this festival of Christmas is almost world-wide. It is popular because it is a holiday. Overworked people are glad of days that bring rest and recreation and allow them to meet their families and their friends. They are glad of days when they give and receive gifts. They are glad of days when they are reminded of their old friends and of their old loves. It is popular because it is really human, and because it is now interwoven with our customs, habits, literature and thought.

For my part I am willing to have the two or three a year—the more holidays the better. Many people have an idea that I am opposed to Sunday. I am perfectly willing to have two a week. All I insist on is that these days shall be for the benefit of the people, and that they shall be kept not in a way to make folks miserable, or sad, or hungry, but in a way to make people happy and to add a little to the joy of life. Of course, I am in favor of every body keeping his day to suit himself, provided he does not interfere with others, and I am perfectly willing that everybody should go to church on that day, provided he is willing that I should go somewhere else.

Colonel Ingersoll has never before given an opinion on the great holiday of Christmas. In all his lectures, and in his writings, he has never before given an opinion on the great holiday of Christmas. It was in response to a request from the Tribune that he wrote the essay given above.

DUTIES OF A LADY'S MAID.

What Is Required of Them by New York Society Women—What They Are Paid.

New York Correspondence, N. O. Pictorial.

The duties of a lady's maid, says one of them, are almost constant, if seldom heavy. One may have leisure for half a day, or scarcely get a breathing spell of ten minutes in twenty-four hours. There is not a great deal of variation. I get up at six in the morning and am through my bath and toilet in time for breakfast at eight. Immediately afterward I take a pot of chocolate and the morning papers to my mistress, and while she drinks her chocolate I read from the papers aloud. Her mail is brought up at 9, and I manicure her hands while she reads it. Then I prepare her bath and dress her hair, and arrange her hair and dress her for her 10 o'clock breakfast.

While the chambermaid is doing up her room I arrange her toilet brushes and boxes and set her afternoon dress. I have my dinner at noon. If my mistress feels like napping after luncheon I read her to sleep. If she goes shopping I usually accompany her. At 3 I dress her for afternoon tea, and at 6 for dinner. I have supper at 7, and the evening is generally my own, but I go to bed early when my mistress is out, because when she comes home I have to undress her, brush out her hair, give her a cup of hot bouillon and read her to sleep. Brushing, mending and making over her clothes, attending to her lace and buttons, and after her linen I take up most of my spare time. Sunday afternoons I always have to myself, and altogether I am very well satisfied. Ladies who require the attendance of maids have to treat them with a certain degree of consideration in order to keep them.

Once I lived with a woman who would not open her eyes in the morning until I had bathed them with rose water, and who compelled me to brush her face for her. I found out that before her marriage she did all the housework for her father and a family of several children, and the discovery so irritated me that I soon conjured up a pretext for leaving her.

The lady's maid in most households ranks with the housekeeper and butler, and is not required to eat in the kitchen. Her average pay is \$55 a month, but if she fulfills all requirements the very wealthy often give her \$50, or even more. If she is a capable dress-maker and milliner it is a positive economy to retain her at high wages. English maids who have lived with the aristocracy are the first choice with New York women at present. They are able to give points. All the Vanderbilt maids who have lived in the families of English noblemen, and as much may be said with slight limitations of the Astors, Lorillards and other families. Mrs. William Waldorf Astor's personal attendant formerly waited upon the Queen of Italy, and